

Table I. C. 4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.3%	57.5%	59.1%	57.9%	50.3%	42.1%	59.1%	45.2%
Industry group								
Agric., fish., forest.	52.0%	52.9%	57.5%	43.9%	43.2%	52.7%	53.9%	50.9%
Mining	32.8%	38.9% *	26.2% *	44.3%	23.8%	34.7%	44.8%	31.8%
Construction	49.0%	44.5%	52.0%	54.2%	45.3%	46.0%	49.6%	48.3%
Manufacturing	41.3%	52.8%	55.1%	53.2%	46.1%	35.5%	55.4%	39.2%
Transp., commu., util.	41.4%	58.1%	56.8%	54.6%	49.5%	36.5%	57.9%	39.2%
Wholesale trade	43.3%	56.1%	53.2%	52.7%	45.8%	36.6%	55.0%	39.7%
Retail trade	56.5%	59.9%	62.4%	62.3%	56.3%	54.1%	62.7%	54.8%
Fin., ins., real est.	45.4%	59.9%	59.8%	55.0%	47.6%	40.6%	58.8%	42.9%
Services	53.9%	61.4%	63.2%	62.7%	54.8%	45.9%	63.0%	50.2%
Ownership								
For profit, incorporated	47.3%	57.2%	58.6%	57.3%	48.9%	41.5%	58.7%	44.2%
For profit, unincorporated	54.9%	63.4%	61.6%	58.9%	50.7%	43.5%	63.1%	48.0%
Nonprofit	52.9%	49.9%	61.2%	62.8%	56.1%	45.7%	57.3%	51.7%
Unknown	43.3%	*****	*****	23.4% *	39.6%	44.2%	32.1% *	43.3%
Age of firm								
Less than 5 years	59.0%	64.1%	61.7%	65.0%	53.3%	44.2%	64.0%	51.0%
5-9 years	58.4%	60.1%	61.6%	63.2%	52.3%	52.7%	62.5%	53.5%
10-19 years	56.2%	58.4%	61.7%	61.4%	50.3%	49.9%	61.1%	51.8%
20 or more years	47.7%	53.9%	56.2%	55.6%	51.0%	40.0%	55.9%	45.3%
Unknown	42.6%	42.6%	60.4%	38.0%	43.4%	42.6%	43.6%	42.6%
Multi/single status								
2 or more locations	44.3%	58.6%	58.4%	55.0%	48.4%	42.1%	58.6%	43.7%
1 location only	57.5%	57.5%	59.2%	59.2%	55.4%	43.3%	59.1%	54.4%
Percent full-time employees								
Less than 25%	60.8%	60.3%	47.5%	61.9%	65.4%	57.3%	58.4%	61.7%
25-49%	57.6%	62.8%	73.5%	65.3%	60.8%	53.7%	67.9%	55.5%
50-74%	51.8%	60.2%	63.9%	62.9%	53.3%	44.5%	61.5%	48.8%
75% or more	47.4%	57.0%	58.2%	57.2%	49.4%	41.2%	58.6%	44.3%
Union presence								
No union employees	52.1%	60.5%	59.4%	59.1%	53.3%	45.2%	60.6%	48.8%
Has union employees	37.8%	41.1%	48.4%	44.9%	43.4%	35.2%	44.6%	37.2%
Unknown	41.9%	32.5% *	67.9%	65.0%	31.8%	42.1%	51.8%	41.3%
Percent low wage employees								
50% or more low wage	64.2%	62.2%	64.9%	67.1%	70.4%	58.3%	64.8%	63.8%
Less than 50% low wage	51.4%	58.1%	58.9%	57.7%	51.0%	41.9%	59.1%	47.5%
Unknown	41.8%	41.5%	57.7%	49.8%	39.5%	41.7%	50.1%	41.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.4(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
Industry group								
Agric., fish., forest.	2.14%	4.84%	9.68%	4.59%	7.87%	3.90%	4.72%	3.50%
Mining	7.30%	14.27% *	10.33% *	12.54%	5.46%	5.74%	11.96%	4.61%
Construction	2.15%	3.47%	1.72%	2.65%	5.29%	3.75%	2.15%	3.49%
Manufacturing	0.77%	4.06%	2.87%	1.29%	1.39%	1.18%	1.48%	0.79%
Transp., commu., util.	1.67%	4.66%	4.84%	4.03%	4.63%	2.06%	2.69%	1.87%
Wholesale trade	1.30%	3.57%	3.13%	2.71%	3.33%	1.52%	2.04%	1.44%
Retail trade	0.50%	3.01%	2.48%	1.36%	2.10%	0.79%	1.47%	0.75%
Fin., ins., real est.	0.87%	2.39%	5.10%	3.01%	2.27%	1.05%	1.98%	0.81%
Services	0.75%	2.23%	1.05%	1.86%	2.19%	0.72%	1.33%	0.85%
Ownership								
For profit, incorporated	0.45%	1.54%	1.42%	0.66%	1.37%	0.59%	0.75%	0.47%
For profit, unincorporated	1.08%	2.06%	2.56%	3.01%	2.11%	3.54%	1.29%	1.91%
Nonprofit	1.63%	5.58%	2.57%	1.27%	1.83%	1.62%	3.73%	1.39%
Unknown	1.60%	*****	*****	12.21% *	4.31%	1.39%	11.78% *	1.60%
Age of firm								
Less than 5 years	1.60%	2.00%	1.09%	3.72%	3.64%	1.82%	1.66%	2.11%
5-9 years	0.73%	1.28%	3.31%	2.30%	2.12%	2.92%	1.30%	0.89%
10-19 years	1.08%	2.05%	1.50%	1.33%	2.91%	2.00%	1.46%	1.26%
20 or more years	0.57%	3.46%	1.83%	0.96%	0.88%	0.55%	1.46%	0.43%
Unknown	0.64%	12.31%	14.55%	7.16%	1.87%	0.59%	6.21%	0.65%
Multi/single status								
2 or more locations	0.52%	5.06%	2.07%	1.33%	1.29%	0.47%	0.66%	0.54%
1 location only	0.98%	1.99%	1.20%	0.97%	2.04%	2.84%	1.21%	1.10%
Percent full-time employees								
Less than 25%	2.89%	3.97%	7.87%	6.59%	3.54%	2.18%	3.80%	3.28%
25-49%	1.50%	3.17%	2.39%	2.26%	3.27%	2.65%	1.63%	2.07%
50-74%	1.43%	2.29%	2.68%	2.82%	2.62%	1.96%	2.38%	1.53%
75% or more	0.55%	2.12%	1.29%	0.63%	1.23%	0.58%	1.04%	0.47%
Union presence								
No union employees	0.57%	0.97%	1.27%	0.90%	0.73%	0.67%	0.68%	0.59%
Has union employees	1.00%	7.42%	5.07%	2.95%	2.37%	1.17%	3.44%	1.15%
Unknown	1.57%	10.37% *	5.34%	5.13%	6.01%	1.45%	7.64%	1.72%
Percent low wage employees								
50% or more low wage	1.58%	3.14%	4.93%	2.02%	2.82%	3.08%	1.40%	2.57%
Less than 50% low wage	0.51%	1.55%	1.36%	0.64%	0.85%	0.63%	0.93%	0.35%
Unknown	0.62%	9.16%	4.47%	4.19%	3.35%	0.43%	6.58%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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